

**UNEMPLOYMENT
INSURANCE
AGENCY**

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Filing for and Receiving Unemployment Insurance Benefits

The Unemployment Insurance Agency (UIA) has made the unemployment benefit process easier and faster. Now, you can file a new or reopened claim, complete reporting requirements and even change benefit payment options, all online.

Filing for and Receiving Benefits: Michigan's Two-Step Process

Step One: Filing a Claim

You can file a new claim for unemployment benefits (or reopen an established claim) by visiting the UIA's website at <http://www.michigan.gov/uia>, and click on the "File Unemployment Claims Online" link. This service is available continuously from 7:00 AM Monday through 7:00 PM Saturday. It may take about 30-45 minutes to file a claim online, depending on the Internet connection speed and your preparation. By reviewing the Internet filed claims tutorial on our website (click "Agency Webcasts" under "What's New" or <http://www.michigan.gov/uia/0,1607,7-118--213931--,00.html>) and by gathering the following information, you will save even more time by filing online.

What you need to file:

The following information is needed to file a claim:

1. Your Social Security Number,
2. Your Driver's License Number, State Identification Number or your MARVIN PIN (if you have one);
3. The names and addresses of employers you have worked for in the past 18 months along with your quarterly gross earnings and
4. The last date of employment with each employer.

If you are not a U.S. citizen or national, you will need your Alien Registration Number and the expiration date of your work authorization.

For a detailed work-sheet on what you need to file a claim, visit UIA's website, click on the "FORMS" option from the upper left menu, and select *Form 1538: What You Need To File An Unemployment Claim*.

Step Two: Receiving Benefits through MARVIN Online

After the claim is filed, it is time to move on to the next step. In order to receive your benefits, you must report bi-weekly using MARVIN online. MARVIN is the agency's automated benefit payment system. You will use MARVIN to certify that you are eligible for payment by answering eligibility questions, such as if you are able, available and looking for work and whether or not you have earnings during the two-week period for which you are reporting. To use MARVIN Online, you need to establish an account through the claim portal.

The Claim Portal

Another UIA online service, the claim portal, allows unemployed workers to view their benefit payment history and change benefit payment options online. New features are being added. To establish an account, go to www.michigan.gov/uia and click on "UIA Online Services for Unemployed Workers".

Fact Sheet

Questions about the Two-Step Process?

If you have a problem or question about your new or reopened claim or your benefit payment, call the UIA at **1-866-500-0017** (TTY customers use 1-866-366-0004). This toll-free line is available weekdays from 8:00 AM to 4:30 PM, except during State of Michigan holidays.

Benefit Duration

Unemployment benefits are usually limited to a maximum of up to 26 weeks. Currently, there are three extension programs in Michigan: Emergency Unemployment Compensation (EUC) Tier I provides up to 20 more weeks, EUC Tier II provides up to another 13 weeks and Extended Benefits (EB) up to another 20 additional weeks. If you are close to using-up (exhausting) your benefits from any program, the UIA will automatically send you a letter stating what you need to do to continue to receive benefits through any of these extensions.

Benefit Amount

Your quarterly wages largely determines the amount of your unemployment benefits. State law provides that a worker can receive no more than \$362 per week. The federal American Recovery and Reinvestment Act of 2009 (ARRA) provides a temporary increase of \$25 per week through 2009.

Severance Pay: How it Affects Unemployment Benefits

Although severance pay is not used to determine your weekly unemployment benefit, it may reduce the amount of unemployment benefits you might receive.

Any reduction in unemployment benefits generally depends on the severance pay amount and the manner in which it was paid. If your employer makes a lump sum severance payment and allocates the payment(s) to specific week(s), then your weekly unemployment benefits will be reduced in each week for which the severance payment is allocated. If, however, your employer makes a lump sum severance payment but **does not allocate** that severance payment to a week or weeks, then the severance payment will reduce your unemployment benefits only in the week in which the lump sum severance payment is made. For more details on severance pay, please see the attached fact sheet.

COBRA Premium Reduction

The Federal American Recovery and Reinvestment Act of 2009 (ARRA) provides for premium reductions and additional opportunities for health benefits for laid-off workers under the Consolidated Omnibus Budget Reconciliation Act of 1985, commonly called COBRA.

Although the UIA is not involved in this program, eligible individuals pay only 35 percent of their COBRA premiums and the remaining 65 percent is paid for by the former employer and then reimbursed through a federal tax credit. The premium reduction applies to periods of health coverage beginning on or after February 17, 2009, and lasts for up to nine months. Workers should contact their former employer or their former employer's health plan to participate. For more information, go to the United States Department of Labor's website at <http://www.dol.gov/ebsa/cobra.html>.

DELEG is an equal opportunity employer/program. Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.



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